

1 Ian Ledlin
2 Phillabaum, Ledlin, Matthews
3 & Sheldon, PLLC
4 421 W. Riverside Avenue, #900
5 Spokane, WA 99201
6 (509) 838-6055
7 Lawyer for Numerica Credit Union
8

Hon. Patricia C. Williams

9 UNITED STATES BANKRUPTCY COURT
10 EASTERN DISTRICT OF WASHINGTON

11 In re:
12 MILLER, THOMAS J.
13 Debtor.
14

No. 07-00436-PCW13
FINDINGS OF FACT AND
CONCLUSIONS OF LAW

15 THIS MATTER having come before the Court on July 3, 2007, the Court, after
16 having considered the files and pleadings herein, and the arguments of counsel,
17 makes the following findings of fact:

18 The 2006 Polaris Sportsman 800 all terrain vehicle, VIN
19 4XAMH76A76A644835 ("ATV"), was purchased for non-consumer purposes.

20 Based upon the Court's findings of fact, the Court enters the following
21 conclusions of law:

22 //

23 //

24 //

25 //

26 //


27
28
FINDINGS OF FACT AND CONCLUSIONS
OF LAW - 1

PHILLABAUM, LEDLIN, MATTHEWS
& SHELDON, PLLC
ATTORNEYS AT LAW
421 WEST RIVERSIDE, SUITE 900
SPOKANE, WASHINGTON 99201-0413
TELEPHONE (509) 838-6055

1 The co-debtor stay does not apply as to the ATV.


2 Presented by:

3 PHILLABAUM, LEDLIN, MATTHEWS
4 & SHELDON, PLLC

5 
6 IAN LEDLIN
7 Lawyer for Numerica Credit Union

8 F:\Users\ILANCU\Miller, Thomas\Fndgs-Concl.wpd



25 
26 Patricia C. Williams
27 Bankruptcy Judge

28 07/09/2007 10:20:11 AM

FINDINGS OF FACT AND CONCLUSIONS
OF LAW - 2

PHILLABAUM, LEDLIN, MATTHEWS
& SHELDON, PLLC
ATTORNEYS AT LAW
421 WEST RIVERSIDE, SUITE 900
SPOKANE, WASHINGTON 99201-0413
TELEPHONE (509) 838-6055